Official County Paper.

LILY and DOLLY WRIGHT Editors and Proprietors,

Coin's Financial School.

-BY-W. H. HARVEY. Copyrighted in 1895 by Corn Printishing CO. CHAPTER III.

THE THIRD DAY. (Continued.)

GENERAL PRINCIPLES "We thus see that procey, primarily,

is a commodity-property-a thing of have one-two-three-sections of credvalue-possessing an exchange value it built up on primary money. with all other property.

"That credit money is a title to comvalue between commodity money and but be safe to greatly alter. all other property, credit money does

the measure, and each dollar is a part debts. of that measure. Credit money adds nothing to its value, it only facilitates the transaction of business based on that measure of values.

"Our commodity or redemption monand copper.

"Since 1873 our redemption money has been gold-and our credit money has been paper, silver, nickel and copper. Silver and nickel have been adds and third sections of credit are all exed to sopper as token money."

Here Mr. Walsh arose again, and Coin paused to hear the question he evidently intended to sek.

"Has not," asked Mr. Walsh, "the necessity for money diminished since duration, and more disastrous than the checks, drafts and bills of exchange first. They breed distrust in the money have come into such prominent use? of the country; and with those who do The first use of money is to effect ex- not distinguish between primary money changes, and as a vast bulk of exchanges and credit money. the projudice raised are affected without money, should not this be deducted from the bulk of ex. When demonstization took place, the change before a normal amount of money can be considered."

ror," said Coin, "and others urge it with half-and this half that was demoneas much confidence as Mr. Walsh tized was added to the first columns of That situation does lessen the amount credits-credit money. The people, a of credit money employed; but it does short time before this was done, had not diminish the amount of redemption been prosperous, and had expanded abmoney necessary. Credit money is not normally columns 2 and 3. So we then used for its value, but for its conveni- had conditions as illustrated in lesson ence. Any other convenience which six. to answer the same purpose.

"As redemption money is our measure of values, nothing can take its placand assirt it in its work that is not of equal commercial value.

"It is also an error to suppose that cheeks and drafts to any very great extent take the place of credit money. It facilitates business for a man to be able to earry his chack book with him instead of the danger and inconvenience of carrying a large roll of bills; but the equivalent of each check he draws must be to his credit in bank to meet the check. If a man gives a check for \$100, and that check is transferred to sex different parties and pays in that way six different debts in the course of the day, it does no more than a \$10) bill would have done. It, too, could have started on the rounds and paid the same number of debra. The check has no advantages over the bill in that re

"Where checks enlarge the use of credit money is in this: A bank may have had deposited with it \$1,000,009 It only keeps \$400,000 on hand; the banking and check system give greater willier to the \$1,000,000, but the ne ressity for actual money has not been decreased in the least-the expansion of credit money by substitutes only emphusizes its importance.

OUR PINANCIAL AND CREDIT SYSTEM. "Three lines of credits," continued Coin, "are built up on primary or redamption money.

"First: Credit money -paper bills and all forms of token money-all redeem

able in primary money. "Second: Checks, drafic, bills of ex-

change, and other forms of like paper, payable on demand "Third: Notes, honds, accounts, and

other forms of credit, payable at a particular day in the future, or upon the happening of some contingency

"A reckiess era of business that ex tends either or both the second and third lines of credit beyond their nor mal volume may create a panie. Notes. bonds and accounts become due that are not pail; a lack of confidence ari-es resulting in the demand for all debts due for fear delay will endanger their ollection.

"A can on banks during such a perind is satural, and many of them go d wu for wan of a finicut reserve to

pay all money deposited with them sub-Ajerald. jeet to cheek.

> "I will illustrate it." As he said this he unrolled a chart, and as he proceeded he disclosed others, illustrating the relation of primary money to credits.

> "The base section of these columns," he said, pointing with a stick at the illustrations, "represents commodity or property money. The next, or second, represents credit money. The third represents checks, and all forms of personal credits payable on demand. The fourth represents notes, bonds, mortgages, accounts, and all forms of debts calling for money, made when contracted payable in the future. Thus we

"The column marked first lesson presents a normal or healthy condition of modity money. That in the exchange things-a proportion which it would

"The column marked second lesson not aild anything-it facilitates-makes shows a proportion brought about by convenient the transaction of business, over-confidence. It is what often hap-Just as your wheat certificates add pens when the country is prosperous. nothing to the exchange vame of wheat, A man in ordinary circumstances finds or the things for which wheat or ex- that he can easily float \$5,000 dollars shanged; yet they facilitate its ex- in debts; and as his business is prosperous, he increases it to \$19,000. This "This commodity money is the meas- expansion becomes contagious. Cities, ure of valves. Its quantity becomes counties, corporations-all increase their

"The column marked third lesson shows the result this condition produces. "In this instance which I have fillus-

trated, the fault, or cause of the panic, has been entirely with the second and ev, up to 1873, was both silver and third columns of credit. Primary mongold; and our credit money was paper ey and the first column-credit money -have not been at fault. Such panies are not of long duration.

"I now call your attention to the fourth lesson, where the first, second panded beyond their proportion to primary money.

"The fifth lesson shows the result this produces.

"Panies thus caused are of longer goes to the whole financial system. reduced a small percentage over one-"That is a statement of common er- half-for convenience we will say one-

(To be continued.

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BEAVER, O. T., Thursday ? Friday, 1895.

Programme.

10 o'clock A. M. Assemble in front of Court House at call of Bugle.

Muste by Band. Procession morali to church in the following order: Headed by Band, Relief Corps, all Soldiers, Citizens.

Prayer by Rev. Bagsley, Chaplain. Music Address of welcome, by J. L. Slaven. Response by Capt. W. C. Osgood,

2:30 P. M. March to Church. Music. Speech by comrade Bagsky

Volunteer speeches, Declamstions,

Music.

8 P. M.

Camp fire. Patriotic songs, volunteer specches, and army experiences. 10 o'clock, Tattoo.

2nd. Day. 9 o'clock A. M. Dress Parade, 12 o'clock, dinner.

2.30 P. M. March to church.

Band music. Speech by comrade Mott. Music.

Declamations, volunteer speeches, etc.

8 P. M.

Grand Procession on Main St. beaded column representing primary money was by Brass Band or Drum Corps, Relief Corps, Old Soldiers. Camp fire, songs,

SECRET

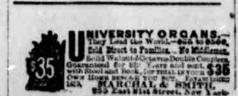
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References: Nat. Hank of Com-merce, K. C. Pleasant Hill Banking Co. Pleasant Hill, Mc.



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Locate on and cultivate the RICH, and PRODUCTIVE lands of the valleys of the Beaver and

August 3, 1885.

Notice is hereby given that the following named settler has filed notice of his intention to make final proof in support of bis claim, and that said proof will be made before Carter Tracy, Probate Judge in and for Beaver County, at Beaver, O. T., on Sectember 30, 1895, viz. Joseph C. Hodge M. E. No. 37 for the SE's Sec. 19, Twp 4 n isange 24 E. C. M. cimarron rivers, and their numerous tributaries.

No finer lands for Agricultural and Stock Purposes can be found in the Great South-west.

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Beaver the county-seat of the largest county in the South-west (being 341/2 miles wide by 168 miles long) will ultimately make it an important business point.

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BEAVER HERALD Beaver, O. T.

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NOTICE.

U. S. Land Office, Woodward O. T. August 7, 1885.

Complete thaving been entered at this Office by William T. Bruce agianst W. G. 100k for abandoning his Homesteat Entry No. 675, d. tet December G. 1882, upon the 8% NEM Section 17, Twp. 6 a Range 25 E, in Beaver county Oklahoma, with a view to the carellation of sad entry, the said parties are hereby summ and to appear before the Register and Receiver of the U.S. Land Office at Woodward, Oklahoma, on the 27th, day of Sept. 1989, at 10 o'clock A. M., to respond and furnish testimony concerning said alleged abandonment.

W. M. HAMMOCK, Register. D. H. PATTON, Receiver

NOTICE FOR PUBLICATION.

U. S. Land, Office, WOODWARD, O. T., August 10, 1895 August 10, 1895.

Notice is bereby given that the following named extiter has filed notice of his intention to make final proof in support of his claim, and that said truof will be made before Carter Tracy. Probate Judge of Bayer county, and in his absence before F. C. Tracy. Clerk of said curt, at licaver, O. T., on September 28, 1895, viz. Exra B. N. Strong, H. E. No. 1046, for the ENS SW is and Wil, SE's Sec. 23, Twp. 5 n of Range 27, E. C. M.

He names the following witnesses to prove

He names the following witnesses to prove his son-innous residence upon and cultiva-tion of, said land, vis: Fred C. Tracy, Heaver, O. T., Harver Williams, Gate, O. T., Ira Tinkan, John Tay-lor, Lausing, O. T. WILSON M. HAMMOCK, Register. 30-35

NOTICE FOR PUBLICATION Land Office at Woodward, O. T. Aug. 10, 1805. Notice is hereby given that the following-named settler have filed notice of his inten-tion to make final proof in support of his leism, and that said proof will be made be-ture Uniter Trace Probace Judge in and for Beaver County O. T., and in case of his ab-sence before F. C. Pracy, clerk of said count, at Beaver, O. T., on September 28, 1885, viz. Joseth A. Lee, H. E. No. 222, I saver Series, for the Wil, N.W. Sec. 27, and E.S. NEW, Sec. 28, Twp. 4, n. Range 28 E.C.M.

He names the following witnesses to prove his continuous residence upon and cultivation of, said land, viz: Wi liam H. Gabbert, William H. Laverry, Cline O. F., Henry Miller, Lausing, O. T., Fred C. Iracy, Beaver, O. T. WILSON M. HAMMOCK, Register.

NOTICE FOR PUBLICATION.

U. S. Land Office, Woodward O. T. August 8, 1865, August 8, 1895.

Notice is hereby given that the following named actiler has filed notice of his intention to make final proof in support of his claim, and that said proof will be made before Carter Tracy, Probate Judge of Beaver Co. O. T. at Beaver, O. T., on 21st, Sept., 1995. vir. John J. Fulkerson, H. E. No. 319 for the SE'/ Sec. I7 Twp. 4 n Range 21 K. C. M.

He names the ollowing witnesses to prove his continuous residence upon and cultivation of, said land, viz: George H. Merchant, Comadore P. Neill, Abs. L. Smith, all of Paindors, O. T., John F. Todd, of Fulton, O. T. W M, HAMMOCK, Register

> Notice for Publication. U. S. LAND OFFICE, Woodward, O. T.

August 2, 1895. Notice is hereby given that the following nemed settler her filed notice of his intention to make final proof in support of his claim, and that said proof will be made before S. B. Weir Deputy District Clerk, at Beaver, O. T., September 21, 1835, viz. Ludwig Lastron for the Nig SEy and Sig NEig Sec. 22, Tup, 4 n of Range 25 E CM.

He sumes the relleving with the second s

He cames the following witnesses to prove his continuous residence upon and cultivation of, said land, viz: WILSON M. HAMMOCK, Register

NOTICE FOR PUBLICATION. U. S. LAND OFFICE.

WOODWARD, O. T. August 5, 1895 He names the following witness his continuous residence upon and cu-tivation of, said land, viz:

CONSOLIDATED NOTICE FOR PUBLICATION.

U. S. Land Office,

W. M. HAMMOCK, register,

Woodward, O. T.,
July id., 1895.

Notice is hereby given that the following named settlers have filed notices of their in tention to make final proof in support of their calms and hat said proofs will be made before Carter Tracy Probate Judge in and fol Beaver county, Oklahoma, at Heaver, Oklahoma, at Gover, Oklahoma, at Gover, Oklahoma, at Judge in Aug. 17, 1895, viz. Joel C. Murphy H. E. no. 380 for S. E. W. Sec. 4 Twp in, of R. 28 E. C. M.,
Also, Larges H. Murphy H. E. no. 316 for S. C. Also James II Mu rby H E no. 30 for S & C M. N W X and N X S W X sec 3, Twp 1 n, R 2

They name the following witnesses to prove their continuous residence upon and cultivation of, said lands, viz:

Wil iam M G Gabbert, of Cline, Okla., Joel C Murphy, J me II Murphy Mary E Gabbert of Gate, O T, Fred C Tracy of Beaver, O T. Any person who desires to protest against the allowance of such proof, or who knows of any substantial reason, under the law and the regulations of the Interior bepartment, why such proof should not be allowed, will be given an opportunity at the above mentioned time and place to cross examine the witnesses of said clasmant, and to offer evidence in rebuttal of that submitted by claimant.

WILSON M. HAMMOCK,

CONSOLIDATED NOTICE FOR PUBLICATION." U. S. Land Office, Woodward, OT, July 5d, 1885.

July 5d, 1865.

Notice is hereby given that the following-named settlers have filed notice of their intention to make finel pose in support of their claims, and that as'd ir a fawlil be made horse Car or fracy Probate Judge in and for Heaver county. Oktahoom, at Beaver, Oktahoom, at Beaver, Oktahoom, Aug 17, 1865, viz. William M.G. Gabhert for H.E. 1869, 259 for E., S.W. M. and W.; S.E. M. Sec 22 Twp. 4 n of R.S.E.C.M. Also Mary E. Gabbert for H E no. 298 for Lote 3 a. d 4 and 5 4 N W & Sec 1 Twp. 4 n Range 28 E C M.

They nome the following witnesses to prove their continuous residence upon and cultivat-ien of, said land, viz: Janes H Murphy, Joel C Murphy, of Gate, Ok'a John McGovern, Will am M G Gabbert of Cline, Okla, Fred C Tracy, of Reaver Okla-

Any person who desires to protest against the allowance of such proof, or who knows of any substantial reason, under the law and the regulations of the Interior. Department, why such proof should not be allowed, will be riven an opportunity at the above mentioned time and place to cross examine the willnesses of said of simulations and to offer evidence in rebuttal of that submitted by claimant.

W. M. HAMMOCK Register

NOTICE FOR PUBLICATION. U. B. LAND OFFICE.

WOODWARD, O. T. August 20th, 1805. Notice is hereby given that the following named settler has filed notice of his intention to make final proof in support of his claim, and that said proof will be made before S. B. Weir Deputy Dis ricktlerk at Benver O. T., on tet 19, 1885, viz. James trawford for the S. W. of Sec 12, Twp 4 n of R 22 E.C. M.

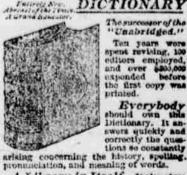
William Woolery of Reaver, O. T., John J. Fu kerson, Joseph Haulan, George Sanderson of Bothwe'l O. 1. W. M. HAMMOCK, Rogister.



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of the Body.

The electrical force of the human body, as the nerve fluid may be termed, is an especially attractive department of science, as it

cially attractive department of science, as it exerts so marked an influence on the health of the organs of the body. Nerve force is produced by the brain and conveyed by means of the nerves to the various organs of the body, thus supplying the latter with the vitality necessary to insure their health. The pneumogastric nerve, as shown here, may be said to be the most important of the entire nerve asshown here, may be said to be the most important of the entire nerve asshown here, may be said to be the most important of the entire nerve as the supplies the heart, lungs, and stomach, bowels etc., with the nerve force necessary to keep them active and healthy. As will be seen by the cut the long nerve descending from the base of the brain and terminating in the bowels is the pneumogastric, while the numerous little branches supply the heart, lungs and stomach with necessary vitality. When the brain becomes in any way disordered by irritability or exhaustion, the nerve force which it supplies is lessened, and the organs receiving the diminished supply are consequently weakened.

rans receiving the dininished supply are consequently weakened.

Physicians generally fall to receptize,
the importance of this fact, but treat the
organ itself instead of the cause of the trouble.
The noted specialist, Franklin Miles, M. D.,
Ll. B., nas given the greater part of his life
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